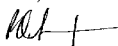


Certificate Under 37 CFR 1.8

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office, Commissioner for Patents, via the EFS on February 22, 2012.



Robert D. Summers, Jr., Reg. No. 57,844

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln. of: McGiffin et al.

Appln. No.: 10/783,478

Filed: February 20, 2004

For: SYSTEM AND DATA
STRUCTURE FOR ACCOUNT
MANAGEMENT

Attorney Docket No: 10022-349

Examiner: Agwumezie, Charles C.

Group Art Unit: 3685

Confirmation No.: 2126

**SIXTH SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT**

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§1.97-1.98, and more particularly in accordance with 37 C.F.R. §1.97(b), Applicants hereby submit the following reference(s).

OTHER ART

First Examination Report dated October 18, 2011 for co-pending Indian Patent Application No. 890/MUMNP/2006.

United States Patent and Trademark Office Action dated December 12, 2011 for co-pending U.S. Application Serial No. 12/728,859.

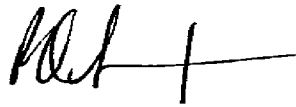
Applicants are enclosing Form PTO-1449 (one sheet) as is required under 37 C.F.R. §1.98(a)(2) and copies of cited references G1-G2. As the listed references are in English, no further commentary is believed to be necessary, 37 C.F.R. §1.98(a)(3). Applicants respectfully request the Examiner's consideration of the above reference and entry thereof into the record of this application.

By submitting this Statement, Applicants are attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Statement is not intended to constitute an admission that the enclosed references,

or other information referred to therein, constitutes "prior art" or is otherwise "material to patentability," as that phrase is defined in 37 C.F.R. §1.56(a).

Applicants have calculated no fee to be due in connection with the filing of this Information Disclosure Statement. However, the Director is authorized to charge any fee deficiency associated with the filing of this Information Disclosure Statement to a deposit account, as authorized in the Transmittal accompanying this Information Disclosure Statement.

Respectfully submitted,



February 22, 2012
Date

Robert D. Summers, Jr. (Reg. No. 57,844)